

Workers' Compensation Adjuster Q & A

- 1) Is a license required to adjust minor medical claims?

Yes. KRS 304.9-070 defines an adjuster as any person, who for fee or compensation as an employee of an insurer or independent contractor, investigates or settles claims arising under insurance contracts on behalf of either the insurer or the insured.

- 2) Is study material available?

A study outline is available on our Web site at <http://insurance.ky.gov>.

Additionally, you may contact independent pre-licensing providers directly to inquire about study materials. Please note you are not required to take prelicensing training hours in order to apply for a workers' compensation adjuster license.

- 3) If I currently hold a property and casualty adjuster license in Kentucky am I required to obtain a workers' compensation adjuster license to adjust workers' compensation claims?

No, the property and casualty adjuster license authorizes the licensee to investigate and settle all types of property and casualty claims including workers' compensation claims. However, an individual who holds a property and casualty adjuster license has the option to obtain a workers' compensation adjuster license.

An individual who does not hold a property and casualty adjuster license and who will solely handle workers' compensation claims, has the option of obtaining a workers' compensation adjuster license.

- 4) Are medical only file/claims handlers required to hold a license?

Yes. KRS 394.9-070 defines an adjuster as any person, who for fee or compensation as an employee of an insurer or independent contractor, investigates or settles claims arising under insurance contracts on behalf of either the insurer or the insured.

- 5) Are supervisors required to hold a license?

Yes, if the supervisor is investigating and/or settling claims. A supervisor who makes any type of claim decision in a licensed adjusters' absence must hold an adjuster license.

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- 6) May I take the examination online?

No. However, an online examination may be taken at a Kentucky testing facility. Please see examination schedule and testing sites information at <http://insurance.ky.gov>.

- 7) Are employees of individual self-insured employers who self-administer their workers' compensation claims required to be licensed?

If the person handling the claims of an Individual Self Insured Employer (ISIE) actually is an employee of the ISIE, an adjuster license is not required.

However, if the ISIE contracts with an insurer or service organization to handle claims, then the service organization is an independent contractor separate from the ISIE. Therefore, the service organization and the persons working for the service organization must be licensed as a property and casualty adjuster or a workers' compensation adjuster.

- 8) Is continuing education required for workers' compensation license?

No.

- 9) Is license renewal required for workers' compensation license?

Yes. You must be licensed for 12 months in order to be subject to license renewal.

License renewal is based on the licensee's birth date. If the licensee is born in an odd year the license renews each odd year by the last day of the birth month. Even year births renew accordingly.

Renewal fee is \$50

- 10) I hold a workers' compensation adjuster license in another state. May I obtain a reciprocal license in Kentucky?

Kentucky will provide a reciprocal license to an individual who holds a workers' compensation adjuster license and who has qualified by examination.